

Diverse accounting and auditing experience in banking, government, and corporate accounting. Strong interpersonal, organizational, and analytical skills. Respected professional with high standards of integrity. Adept at sizing up situations, analyzing facts, and developing alternative courses of action in order to increase productivity. Instill a high level of confidence at all levels.

Experience

Office of Thrift Supervision

Assistant Thrift Institution Examiner I, September 2001 - Present.

Review financial records and the operations of thrift institutions including capital, Asset quality, management, earnings, liquidity, and sensitivity-to-market-risk. Review and analyze basic and complex loans. Assess management's ability to make sound investments and operate the institution in a Safe and sound manner. Identify discrepancies from regulations, policies, and practices as well as violation of State and federal laws and unsafe and unsound procedures. Attend Exit and Board meetings with thrift management to present and discuss examination findings.

Federal Deposit Insurance Corporation (FDIC- Division of Supervision)

Assistant Financial Institution Examiner, September 1998 – September 2001

Primary responsibility to ensure safety and soundness of financial institutions and to assist in protection of the insurance fund. Assist examination team in researching and analyzing six areas relative to banks as on going concerns (Capital, Assets, Management, Earnings, Liquidity, and Sensitivity-to-Market-Risk). Analysis of evaluating financial data, loan review, compliance verification with applicable federal and state laws and regulations. Organize findings and prepare report of examination using GENESYS software and Microsoft Word. Attend bank Board of Directors meetings with Examiner-In-Charge to present examination findings. Prepare Report of Examination using Technical Writing Skills.

Defense Finance and Accounting Service (DFAS COLUMBUS)

Accounting Technician, March 1992 – September 1998

Primary responsibilities are to reconcile all travel, payroll, and contract payments to general ledger accounts for US Treasury Reporting. Assist with monthly and year-end closings for financial reporting. Review of subsidiary ledgers and supporting transactions created by the accounting system and clear on-line system violation transaction that did not interface. Disburse travel, payroll, and contract payments for all Armed Forces using various Department of Defense Accounting Systems. Reconciled Foreign Military Sales accounts to ensure accuracy of account balances. Train entry level Accounting Technicians, emphasizing customer assistance.

Accountant's On Call

Staff Accountant, February 1988 - November 1991

Analysis of Balance Sheets, Profit and Loss Statements, Fund Balances, and Statement of Retained Earnings under accrual and fund accounting.

Developed findings and recommendations. Computerized audits working papers prepared for each audit, to support evidence obtained through interviews, sampling and analysis. Conducted operational and financial audits of Health Care Facilities accounts payable department and reported results to the Accounting Director. Prepared corporate financial statements for Sr. Management and annual audit. Generated financial analysis projects using Lotus 1-2-3 including macro programming. Managed fixed asset management system utilizing IBM 36 Midrange System. Assist with departmental budget in preparation and maintenance of budgets and projections using Lotus 1-2-3. Wrote Financial Services Reference Manual describing job descriptions, document flow, and departmental procedures. (Cross training purposes). Prepared ratio analysis for the Vice President/Treasurer for merger and acquisition decisions. Responsible for the maintenance of the company general ledger. Maintenance of Automated Data Payroll (ADP) for some 300 employees, and filed all local, state, and federal payroll taxes.

Huntington National Banks

Credit Adjuster, March 1998-September 1998 (Part-time)

Contact customers to collect or adjust past due/overline accounts. Handles customer inquiries regarding delinquent/overline accounts. Updates collection files, prepares account histories, completes insurance forms, post payments, composes letters, and completes other necessary paperwork. Make decisions to revoke or reinstate credit card charge privileges. Prepares accounts for legal action (liens, garnishment, title exchanges, etc.), and arranges repossession of collateral, if applicable. Review accounts for alternative payment schedules, i.e. consecutive payments, settlements, and submit for approval.

Education

Ohio State University Continuing Education
Accounting and Finance

Franklin University
BS, Finance, December 1987
Minors: Accounting and Computer Science

Southeast Career Center (Vocational Training)
Accounting Major, June 1979

Software

Microsoft Word, Microsoft Power Point and Microsoft Excel.